

**Information to identify the case:**

Debtor 1	<u>Dawn Mary Brown</u>	Social Security number or ITIN	xxx-xx-4518
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	19-29020-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawn Mary Brown

1/24/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dawn Mary Brown  
Debtor

Case No. 19-29020-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 24, 2023

User: admin  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 89

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2023:

Recip ID	Recipient Name and Address
db	+ Dawn Mary Brown, 700 Atkins Ave. #13, Neptune, NJ 07753-5171
518499770	+ Barron Emergency Phusicians, P.O. Box 7418, Philadelphia, PA 19101-7418
518499772	+ Barron Emergency Phys. at Jersey Shore, c/o Reimbursement Technologies Inc., PO Box 7418, Philadelphia, PA 19101-7418
518499773	+ Breg, Inc., PO Box 844628, Dallas, TX 75284-4628
518499779	+ Care Centrix, 20 Church Street, 12th Floor, Hartford, CT 06103-1248
518499780	Carecredit, c/o Encore Receivable Mngmt Inc., 400 North Rogers rd., PO Box 3330, Olathe, KS 66063-3330
518499783	+ Court Officer George Herbert, PO Box 181, Avon by the Sea, NJ 07717-0181
518500716	+ Edward Bauer, 40 Riva Blvd., Brick, NJ 08723-7978
518499790	Excel Urgent Care of NJ LLC, 484 Temple Hill Rd., Ste. 104, New Windsor, NY 12553-5529
518499794	+ First Financial FCU, 391 Rte 9 North, Freehold, NJ 07728-8562
518499795	Hackensack Meridian Health Phys. Billing, PO Box 419801, Boston, MA 02241-9801
518499798	Household Bank (SB)/Worldwide Asset Purc, c/o Goldman & Warshaw PC, 34 Maple Ave., ste. 101, PO Box 106, Pine Brook, NJ 07058-0106
518499810	++ JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-5688 address filed with court., Jersey Central Power & Light, PO Box 3687, Akron, OH 44309-3687
518499800	+ Jason M. Aptaker, DMD, 2517 Highway 35, Suite B, Manasquan, NJ 08736-1918
518499812	+ Jersey Shore OP-Meridian Healthsys, 425 Jack Martin Blvd, Brick 08724-7732
518499813	Jersey Shore University Medical Center, PO Box 650292, Dallas, TX 75265-0292
518499815	+ Joshua A. Stiers, Esq., Stenger & Stenger, PC, 2618 East Paris Ave, Grand Rapids, MI 49546-2458
518499816	+ Law Offices Michael A. Katz, Esq., 382 Springfield Ave., Ste. 217, Summit, NJ 07901-2707
518499818	+ Metpark II, LLC, 9 Airport Rd., Morristown, NJ 07960-4656
518499819	+ Monmouth County Superior Court, Special Civil Part - DC-000807-19, 71 Monument Park, Freehold, NJ 07728-1747
518499821	+ Monmouth County Superior Court, Special Civil Part - DC-015725-06, 71 Monument Park, Freehold, NJ 07728-1747
518499820	+ Monmouth County Superior Court, Special Civil Part - DC-018290-07, 71 Monument Park, Freehold, NJ 07728-1747
518499822	Myriad Emerg Phys LLC, PO Box 7418, Philadelphia, PA 19101-7418
518499824	NJ Division of Motor Vehicles, Motor Vehicle Commission, PO Box 403, Trenton, NJ 08666-0403
518499823	+ Neptune Municipal Court, 25 Neptune Blvd, Neptune, NJ 07753-4814
518499826	+ Plover Inpatient Services LLC, PO Box 38024, Philadelphia, PA 19101-0706
518499827	+ Providian National Bank, c/o Portfolio Recovery Assoc. LLC, 192 Ballard Ct., Ste. 305, Virginia Beach, VA 23462-6538
518499828	+ Providian National Bank/Portfolio Recove, c/o Ragan & Ragan PC, 3100 Rte. 138 West, Brinley Plaza, Bldg. One, Belmar, NJ 07719-9020
518499830	State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245
518499843	+ US Department of the Treasury, Bureau of the Fiscal Service, PO Box 830794, Birmingham, AL 35283-0794

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 24 2023 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 24 2023 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

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Total Noticed: 89

518499763	EDI: RMSC.COM	Jan 25 2023 01:24:00	Amazon, c/o Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
518499764	+ Email/Text: egssupportservices@alorica.com	Jan 24 2023 20:34:00	Amazon/Synchrony Bank, c/o EGS Financial Care Inc., PO Box 1020, Dept 806, Horsham, PA 19044-8020
518499765	EDI: TSYS2	Jan 25 2023 01:24:00	Barclaycard, c/o Card Services, PO Box 13337, Philadelphia, PA 19101-3337
518499766	EDI: TSYS2	Jan 25 2023 01:24:00	Barclaycard, PO Box 8801, Wilmington, DE 19899-8801
518499767	+ Email/Text: bkynotice@harvardcollect.com	Jan 24 2023 20:35:00	Barron Emerg Phys, c/o Harvard Collection, Attn: Bankruptcy, 4839 N Elston Ave., Chicago, IL 60630-2534
518499768	+ Email/Text: bankruptcydepartment@tsico.com	Jan 24 2023 20:35:00	Barron Emerg Phys/Pendrick Capital Partn, c/o Transworld Systems Inc., 500 Virginia Dr., Ste. 514, Fort Washington, PA 19034-2733
518499769	Email/Text: bwilson@pendrickcp.com	Jan 24 2023 20:34:00	Barron Emerg Physicians, c/o Pendrick Capital Partners LLC, 1714 Hollinwood Dr., Alexandria, VA 22307-1926
518499771	+ Email/Text: collectors@arresourcesinc.com	Jan 24 2023 20:34:00	Barron Emergency Phys, c/o AR Resources Inc., PO Box 1056, Blue Bell, PA 19422-0287
518499774	EDI: CAPITALONE.COM	Jan 25 2023 01:24:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518499775	+ EDI: CAPITALONE.COM	Jan 25 2023 01:24:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518499777	EDI: CAPITALONE.COM	Jan 25 2023 01:24:00	Capital One Bank (USA) N.A., PO Box 6492, Carol Stream, IL 60197-6492
518499776	+ Email/Text: kristin.villneauve@allianceoneinc.com	Jan 24 2023 20:34:00	Capital One Bank (USA) N.A., c/o AllianceOne, 4850 Street Rd., Ste. 300, Feasterville Trevose, PA 19053-6643
518513953	+ EDI: AIS.COM	Jan 25 2023 01:29:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518499778	EDI: RMSC.COM	Jan 25 2023 01:24:00	Carccredit, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518499781	EDI: RMSC.COM	Jan 25 2023 01:24:00	CareCredit, P.O. Box 960061, Orlando, FL 32896-0061
518499782	EDI: RMSC.COM	Jan 25 2023 01:24:00	Carecredit, c/o Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033
518499784	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 24 2023 20:36:33	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518499785	+ Email/Text: bncnotices@stengerlaw.com	Jan 24 2023 20:34:00	Credit One Bank N.A./LVNV Funding, c/o Stenger & Stenger PC, 2618 East Paris Ave. SE, Grand Rapids, MI 49546-2454
518499786	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2023 20:36:46	Credit One Bank N.A./Resurgent Capital, c/o LVNV Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
518499787	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2023 20:36:45	Credit One Bank NA, c/o Resurgent Capital Services, PO Box 10466, Greenville, SC 29603-0466
518499792	+ EDI: BLUESTEM	Jan 25 2023 01:29:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
518499793	Email/Text: nculp@firstffcu.com	Jan 24 2023 20:35:00	First Financial FCU, PO Box 1172, Toms River, NJ 08754-1172
518499796	+ EDI: HFC.COM	Jan 25 2023 01:24:00	Household Bank (SB), P.O. Box 703, Wood Dale,

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			IL 60191-0703
518499797	Email/Text: RMOpsSupport@alorica.com	Jan 24 2023 20:34:00	Household Bank (SB), c/o Worldwide Asset Purchasing LLC, 9911 Covington Dr., Las Vegas, NV 89144
518499799	EDI: IRS.COM	Jan 25 2023 01:24:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518499801	+ EDI: RMSC.COM	Jan 25 2023 01:24:00	JC Penneys, c/o Synchrony Bank, Po Box 965007, Orlando, FL 32896-5007
518499802	+ EDI: RMSC.COM	Jan 25 2023 01:24:00	JC Penneys, c/o Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518499803	Email/Text: bknotice@ercbpo.com	Jan 24 2023 20:34:00	JC Penneys/Synchrony Bank, c/o ERC, PO Box 23870, Jacksonville, FL 32241-3870
518499804	EDI: RMSC.COM	Jan 25 2023 01:24:00	JCP, c/o Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
518499805	+ Email/Text: list-nes-clientservicesreps-all@nes1.com	Jan 24 2023 20:34:00	JCP Credit Card, c/o NES, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
518499806	Email/Text: crdept@na.firstsource.com	Jan 24 2023 20:35:00	JCP/Synchrony Bank, c/o Firstsource Advantage LLC, PO Box 628, Buffalo, NY 14240-0628
518499807	+ EDI: RMSC.COM	Jan 25 2023 01:24:00	JCPenney, P.O. Box 960001, Orlando, FL 32896-0001
518499808	EDI: RMSC.COM	Jan 25 2023 01:24:00	JCPenney Credit Card, c/o Synchrony Bank, PO Box 965009, Orlando, FL 32896-5009
518499809	EDI: RMSC.COM	Jan 25 2023 01:24:00	JCPenny Credit Services/Synchrony Bank, c/o Advanced Call Center Technologies LL, PO Box 9091, Johnson City, TN 37615-9091
518499791	EDI: BLUESTEM	Jan 25 2023 01:29:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
518499811	+ Email/Text: bankruptcy@certifiedcollection.com	Jan 24 2023 20:34:00	Jersey Shore OP-Meridian Healthsys, c/o Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
518609638	Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2023 20:36:33	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518499817	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2023 20:36:45	LVNV Funding, LLC, P.O. Box 10497, Greenville, SC 29603-0497
518597688	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2023 20:34:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
518499825	+ Email/Text: bankruptcy@oliphantfinancial.com	Jan 24 2023 20:34:00	Oliphant Financial LLC, 2601 Cattleman Rd., Ste. 300, Sarasota, FL 34232-6231
518614114	Email/Text: perituspendrick@perituservices.com	Jan 24 2023 20:34:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518586830	EDI: PRA.COM	Jan 25 2023 01:24:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518499829	+ Email/Text: ngisupport@radiusgs.com	Jan 24 2023 20:34:00	Radius Global Solutions, PO Box 390915, Minneapolis, MN 55439-0911
518499832	+ EDI: PRA.COM	Jan 25 2023 01:24:00	Synchrony Bank, c/o Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
518499833	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2023 20:34:00	Synchrony Bank, c/o MCM, 2365 Northside Dr., ste. 300, San Diego, CA 92108-2710
518499834	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2023 20:34:00	Synchrony Bank, c/o Midland Funding, 320 E Big

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518499835	+ EDI: RMSC.COM	Jan 25 2023 01:24:00	Beaver Rd Ste, Troy, MI 48083-1238 Synchrony Bank, Po Box 960061, Orlando, FL 32896-0061
518499831	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2023 20:34:00	Synchrony Bank, c/o Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518499836	+ EDI: PRA.COM	Jan 25 2023 01:24:00	Synchrony Bank, c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518499837	Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2023 20:34:00	Synchrony Bank, c/o MCM, PO Box 51319, Los Angeles, CA 90051-5619
518501519	+ EDI: RMSC.COM	Jan 25 2023 01:24:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518499838	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 24 2023 20:34:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518499839	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 24 2023 20:34:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
518517603	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 24 2023 20:34:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518499840	+ Email/Text: birminghamtops@sba.gov	Jan 24 2023 20:35:58	U.S. Small Business Admin, 801 Tom Martin Dr., Ste. 120, Birmingham, AL 35211-6424
518499841	Email/Text: birminghamtops@sba.gov	Jan 24 2023 20:35:58	United States Small Business Admin, PO Box 740192, Atlanta, GA 30374-0192
518499842	+ Email/Text: BhamBankruptcy@sba.gov	Jan 24 2023 20:34:00	United States Small Business Admin, 2 North 20th Street, Ste. 320, Birmingham, AL 35203-4002

TOTAL: 59

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518499788	##+	Dr. Angelo T. Scotti, MD, Little Silver Commons, 180 White Rd., Suite 211, Little Silver, NJ 07739-1166
518499789	##+	Dr. John E. Herbster DMD LLC, 2517 Hwy 35, Ste. B-205, Manasquan, NJ 08736-1923
518499814	##+	John E. Herbster DMD LLC, 2517 Hwy 35, Ste. B-205, Manasquan, NJ 08736-1923

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2023 at the address(es) listed below:

District/off: 0312-3

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Form ID: 3180W

Total Noticed: 89

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Robert Cameron Legg	on behalf of Debtor Dawn Mary Brown courtdocs@oliverandlegg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4